



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

John Hancock[®]

Accumulation Survivorship IUL

Producer Product Guide





Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

Table of contents

- 03** Introduction
- 04** Features
 - Product features
 - LifeTrack overview
 - Risk classes and issue ages
- 07** How Accumulation SIUL works
 - Cash value growth options
 - A diverse range of indexed account options
 - Accessing the policy value
 - Interest crediting
- 11** Riders, fees & charges
 - Riders
 - Policy values, fees & charges
- 15** Partner with us





Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

Introduction

Why offer Accumulation Survivorship IUL?

Built on John Hancock’s robust indexed universal life (IUL) platform, Accumulation Survivorship IUL¹ (Accumulation SIUL) delivers powerful cash value accumulation and estate liquidity — making it an ideal fit for trust-owned life insurance and legacy maximization. It is a compelling option for married couples seeking the following benefits:

1

A well-positioned product for estate planning needs

Accumulation SIUL supports sophisticated planning strategies such as estate tax mitigation, special needs protection, trust-owned life insurance, and Spousal Lifetime Access Trusts (SLATs).

2

Strong cash value accumulation potential

Interest credited to the policy value is linked to the performance of up to three financial indices (according to indexed account allocations),² with a 0% floor cushioning market downturns.

3

Proven IUL stability

In volatile markets, our IUL platform has shown a history of consistent performance — aiming to provide high-net-worth (HNW) clients with confidence in their policy’s enduring value.

4

Enhanced value with John Hancock Vitality Program

By engaging in Vitality PLUS, clients have the opportunity to boost their policy value across both lives through their healthy choices, aligning lifestyle with legacy in an innovative way.

5

Unmatched underwriting experience

From concierge service for large face amounts to global capacity for international clients, our underwriting sets a new standard in accessibility and precision.



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

Features

Feature	Description
Product design	Flexible-premium survivorship indexed universal life insurance policy
Available coverage	<ul style="list-style-type: none"> • Base face amount (BFA) • Supplemental face amount (SFA) available years 2+ with scheduled face amount increases only
Minimum face amount	\$250,000
Minimum BFA amount	\$250,000
Maximum SFA amount	<ul style="list-style-type: none"> • Up to four times the face amount is allowed at issue • Maximum coverage is subject to underwriting and retention limits
Face amount increases	<p>BFA:</p> <ul style="list-style-type: none"> • Increases are not permitted. <p>SFA:</p> <ul style="list-style-type: none"> • Scheduled SFA increases are available up to attained age 90 of the older life insured • Subject to underwriting approval • Total increases may not exceed four times total face amount at issue • Increases in one policy year may not exceed 25% of total face amount at issue • Scheduled and unscheduled SFA increases will not be allowed if net amount at risk (NAR) is higher than it was at issue • Not allowed with term conversions, or with the Return of Premium or Estate Preservation riders



Help your clients stay on track with LifeTrack

LifeTrack is an industry-first, policy monitoring service that offers the following complimentary features to IUL customers:

- LifeTrack billing: an optional premium calculation that will adjust the premium by reflecting actual policy performance and assumptions about the future
- An email showing Vitality PLUS members how much they can save based on each Vitality Status level achieved

LifeTrack offers unmatched transparency to support clients in understanding and managing their life insurance policy.



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

Features, continued

Feature	Description
Face amount decreases	<ul style="list-style-type: none"> Allowed after first policy year Minimum requested face amount decrease is \$50,000 Face amount may not be decreased below minimum total face amount Requests to reduce the face amount or stop previously scheduled increases will terminate all future increases
Definition of life insurance	Cash Value Accumulation Test (CVAT) or Guideline Premium Test (GPT)
Minimum initial premium (MIP) requirement	1/12 of no-lapse guarantee (NLG) premium Note: a greater amount is required if the policy is backdated
Target commissionable premium (TCP)	This is the amount of premium that is fully commissionable. The target premium includes all commissionable riders and substandard ratings, but excludes flat extras. This premium will not necessarily keep the policy in force to age 121.
Enhanced target premium	If premium paid in the first year exceeds 3x the basic commissionable premium, then the target commissionable premium will be increased by 30%. The target enhancement will only be paid after the premium threshold has been met.
Flat extras	Non-medical flat extras for aviation, avocations and foreign risks are allowed on all fully underwritten risk classes except Super Preferred. Medical flat extras are not allowed on risk classes better than Standard.

Risk classes/issue ages

Fully underwritten risk classes available by age:

Risk class	Issue ages
Non-Smoker	
Super Preferred	20-80
Preferred	20-90
Standard Plus	20-90
Standard	20-90
Smoker	
Preferred	20-90
Standard	20-90

Maximum substandard by age

If one life exceeds:	
20-70	500%
71-80	300%
81-85	200%
86-90	SNS
Other life cannot exceed:	
20-70	500%
71-80	200%
81-85	200%
86-90	SNS



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

Features, continued

No-lapse guarantee (NLG)³

Automatically included with Accumulation SIUL, the NLG guarantees that the policy will not default during the NLG period, provided certain requirements are met.

BFA:

- Base face amount coverage guaranteed for 5-20 years depending on issue age of younger insured

SFA:

- The SFA coverage is guaranteed for five years (for all issue ages)
- If increasing SFA is elected, the BFA coverage guarantee is also limited to five years

Return of Premium (ROP):

- The ROP death benefit is guaranteed for five years (for all issue ages)
- When ROP rider is elected, the BFA coverage guarantee is also limited to five years.

Coverage beyond age 121

The following apply when the younger insured reaches age 121:

- Policy and rider charges cease
- Premiums are not required or permitted
- Interest continues to accumulate on the policy value
- Loan repayments continue to be accepted on existing loans
- Interest continues to be charged on outstanding loans until a death claim is made (the policy may lapse if policy debt ever equals or exceeds the policy value)
- New loans and withdrawals are allowed
- SFA coverage will terminate

Quit Smoking Incentive

Allows all Standard and Preferred Smokers to receive Standard Non-Smoker policy charges for the first three policy years. To maintain Non-Smoker policy charges beyond year three, insureds must provide satisfactory evidence* that they have quit smoking for at least 12 consecutive months and their micro urinalysis must be free of nicotine or metabolites. Please note the following:

- Available for issue ages 20–70
- Not available for substandard ratings
- Term conversions and internal replacements require additional underwriting when the original policy (replaced or converted) was issued more than three years ago
- The earliest an insured can request a change to Non-Smoker is on or after the first policy anniversary

*For more details on the underwriting evidence required, please refer to our *Changing Smoking Class* flyer.



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

How Accumulation SIUL works

Cash value growth options

A key reason clients choose Accumulation SIUL is that it offers strong cash value growth potential. They can choose several interest-crediting accounts, which can work together to build cash value in the policy. These include:

Fixed Account

Any premium allocated to the Fixed Account earns interest at a declared rate that is guaranteed never to fall below 1%.

Indexed accounts

The indexed accounts selected by clients give them more opportunities for cash value accumulation by crediting interest to the policy value (i.e., to the policy's Index Appreciation Account) based on the performance of the corresponding financial indices,* which include the following:

- **The S&P 500® Index:** Widely regarded as one of the most recognized U.S equity-market benchmarks, this index is based upon the price return performance of 500 large cap common stocks.²

- **The Barclays Global MA Index:** The Barclays Global MA Index (the Index) is designed to track a diversified portfolio of excess return global financial components. It follows a systematic asset allocation process that aims to optimize the Index's return potential for a given level of risk, as well as to accommodate short-term market trends through its volatility control mechanism. The Index can rebalance among the components as often as daily.²
- **The Nasdaq-100 Index:** The Nasdaq-100 Index is a globally recognized index that tracks the performance of the 100 largest non-financial companies on the Nasdaq Stock Market. This index includes companies from diverse industries like technology, retail, health care, telecommunications and more.²

*Clients cannot invest directly in the indices. There is risk as the performance of an account's underlying index may result in low segment interest credits that would require an increase in premium payments to keep the policy in force.

Indexed account options

To meet their specific goals, clients can choose from a wide range of indexed account options, including:

Indexed account option	Indexed to
Base Capped Indexed Account Opportunity for upside protection with downside protection	S&P500®
Select Capped Indexed Account Upside potential with a guaranteed indexed account multiplier	S&P500®
Base Capped Two Year Indexed Account Greater upside potential with longer investment horizon	S&P500®
Barclays Global MA Classic Indexed Account More consistent, stable returns linked to components across multiple asset classes (includes a current 165% participation rate)	Barclays Global MA
Nasdaq Capped Indexed Account Higher growth potential in exchange for taking on some risk	Nasdaq-100
High Capped Indexed Account Higher growth potential in exchange for taking on greater risk	S&P500®
Enhanced High Capped Indexed Account The most growth potential in exchange for taking on the most risk	S&P500®



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

How Accumulation SIUL works, continued

Accessing the policy value

As Accumulation SIUL policy owners, your clients can access their policy's cash value (also known as policy value) in one of three forms: Standard loan, Index loan or Fixed Index loan. The difference between these three options lies in how the loans are secured.

Standard loan⁴

At the time a Standard loan is made, the same amount that is borrowed is transferred from the Fixed Account into the Loan Account.

- The Loan Account balance serves as collateral for the outstanding loan
- Standard loans are charged an annual interest rate: 3.25% in years 1-10, and 3.00% in years 11+
- Guaranteed loan spread (difference between the loan charge rate and loan crediting rate) will not exceed 2%
- Current interest crediting rate to the Loan Account: 2% in years 1-10 and 3.00% in years 11+

Index loan⁵

When an Index loan is made, the policy value remains in the Index Appreciation Account (IAA) to serve as collateral for the loan.

- Index loans are charged an interest rate equal to the greater of the current rate of interest credited to the Fixed Account plus 1% and the Moody's Corporate Bond Yield Average — Monthly Average Corporates
- Unlike Standard loans, no separate rate of interest is credited. The collateral amount in the IAA earns interest credited at each segment maturity (like any other amounts in the IAA)

Fixed Index loan⁶

With a Fixed Index loan, the amount borrowed is transferred from the non-loaned indexed account(s) to the Loan Indexed Account (LIA) or the Barclays Global MA Loaned Indexed Account (BLIA).

- The balance in the LIA or BLIA serves as collateral for the loan
- Fixed Index loans are charged an interest rate of 5%
- The collateral amount in the LIA or BLIA earns interest credited at each segment maturity
- Interest credits can be tied to the Barclays Global MA Index (BLIA) or the S&P (LIA)

Death benefit options

Option 1: Total face amount (plus Return of Premium (ROP) rider, if elected)

Option 2: Total face amount plus policy value (not available with ROP rider)

Option change (2 to 1 only): Available after first policy year. The change is effective on policy anniversary only

The cost of an Index loan can vary substantially compared to that of a Standard loan and the risk of policy lapse is greater than it would be with a Standard loan. See the policy illustration and "Understanding Potential Loan Costs" for further details. Index loans and Fixed Index loans are available after the first policy year. Index loan and Fixed Index loan requests in excess of the Indexed Appreciation Account will be secured by balances transferred from the Fixed Account to a Loan Account.



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

How Accumulation SIUL works, continued

Interest crediting

Fixed Account

Policy value in the Fixed Account is deposited in the company's General Account at a declared rate.

- Current: As declared
- Guaranteed: 1.0%

Index Appreciation Account

Premium allocated to the Index Appreciation Account earns an interest rate linked to each of the respective indexed accounts, using a point-to-point method.

- For Base Capped Two Year Indexed Account, up to 24 index segments can exist — one for each month. For all other indexed accounts, up to 12 index segments can exist
- For Base Capped Two Year Indexed Account, each segment matures in 24 months from the initiation date. For all other indexed accounts, each segment matures in 12 months from the initiation date
- At segment maturity (after one–two years, depending on the indexed account), the segment proceeds are allocated to a new segment, along with any premium allocated to the same indexed account

- Allocation instructions and payments must be received by 4 p.m. ET, on the third business day prior to the segment initiation (the lock-in date) in order to be included in the next segment
- Index segments are created on the 15th of each month; interest is credited separately to each segment
- Transfers from the Fixed Account and new premiums allocated to the indexed account(s) will earn interest at the Fixed Account rate until they create a new segment
- Automated transfers from the Fixed Account are available with completion of the *Transfer and Allocation Changes Indexed UL Policies* form. Automated transfers will continue until the policy owner requests that they be terminated, or the balance in the Fixed Account is no longer sufficient to complete the transfer
- Requests to cancel a previously requested allocation and/or transfer to the indexed account(s) prior to those amounts being allocated to a new segment must be submitted in writing before the lock-in date
- Policy value will be transferred to the Loaned Indexed Account or Barclays Global MA Loaned Indexed Account only when policyholders are taking a Fixed Index loan, depending on their instructions.

For the Loaned Indexed Account (LIA) and Barclays Global MA Loaned Indexed Account (BLIA)

- Each segment matures 12 months from the initiation date
- At segment maturity (after one year), the segment proceeds will be compared against the prevailing Indexed Loan Principal. If segment proceeds are greater than the Indexed Loan Principal, the portion of segment proceeds that is equal to the Indexed Loan Principal will be allocated to a new one-year segment. The excess will be transferred to the non-loaned indexed account(s) on a pro rata basis. If segment proceeds are smaller than the Indexed Loan Principal, we will transfer an amount that is equal to the difference between segment proceeds and Indexed Loan Principal from the non-loaned indexed account(s) to the LIA or BLIA and/or, if necessary, from the Fixed Account to the Loan Account. The amount transferred to the LIA or BLIA will form a new one-year segment.



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

How Accumulation SIUL works, continued

Indexed account options

Each indexed account earns interest based on positive changes in the corresponding financial index, subject to the current segment cap rate, and provides a guaranteed segment floor of 0% with a current participation rate, (if applicable, ranging from 100%-165%), depending on the indexed account selected.

The segment cap rate and the participation rate are established at the beginning of a segment term and will not be changed for an existing segment.

Indexed account option	Index	Segment cap guarantee	Cap rate	Participation rate	Guaranteed floor	Index performance charge*	Guaranteed multiplier**
Base Capped Indexed Account	S&P 500	3.00%	11.05%	100%	0%	N/A	N/A
Select Capped Indexed Account	S&P 500	3.00%	9.50%	100%	0%	N/A	11.00%
Base Capped Two Year Indexed Account	S&P 500	3.00%	30.00%	100%	0%	N/A	N/A
Barclays Global MA Classic Indexed Account	Barclays Global MA Index	N/A	N/A***	165% (20% guaranteed)	0%	N/A	N/A
Nasdaq Capped Indexed Account	Nasdaq-100	3.25%	14.00%	100%	0%	0.96%	N/A
High Capped Indexed Account	S&P 500	3.75%	12.00%	100%	0%	1.98%	30.00%
Enhanced High Capped Indexed Account	S&P 500	4.25%	12.50%	100%	0%	4.98%	80.00%

* Indexed performance charge is annualized, but assessed monthly.

** Beginning in policy year one.

*** While there is no contractual segment cap rate for this account, there is a volatility control mechanism built into the Index rules that will impact the returns on this account. The change in the Barclays Global MA Index in up market conditions will not be as high as it would be had there not been the volatility control.



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

Riders, fees & charges

Riders (separate charges may apply)

John Hancock Vitality PLUS Program

(Also referred to as the Healthy Engagement Rider)

Note: Accumulation SIUL with Vitality is not available to insureds with an age gap greater than 20 years.

Vitality PLUS gives clients an opportunity to earn credits based on healthy actions taken by both insureds each year through the later of younger insured's attained age 80 or policy year 10. To earn credits, each insured must complete simple health-related activities. Each year, these activities result in Vitality Points, which are used to determine a Vitality Status, and the amount of policy credits.

- Available for all risk classes (including substandard) from issue ages 20-90
- Available on policies of any size. For large policies, credits will be applied to the first \$30 million of death benefit
- If elected, a monthly charge of \$4 is deducted through the later of the younger insured's attained age 80 or policy year 10
- The maximum face amount per life insured for all policies with the Healthy Engagement coverage is \$30 million
- If the insureds discontinue the John Hancock Vitality Program, all associated rider charges will cease, no new statuses can be earned, and any previously earned policy credits will continue to be applied

- The Vitality Status earned by each insured in the current year will determine the policy credits for subsequent years and rewards for each insured for the next year
- Each year, insureds must again earn points to establish their Vitality Status for the year ahead

Cash Value Enhancement (CVE) rider

The CVE rider enhances the cash surrender value for the first 5 policy years. While it is in effect, the cash surrender value is equal to the policy value, less the surrender charge, plus the CVE benefit. Conditions apply, including that the surrender cannot be done with the intention of exchanging the policy under IRS Section 1035.

- Issue ages 20-90
- The charge is 0.25% of each premium paid in years 1-5
- Can impact compensation and extend the chargeback period
- Not available in conjunction with the CVEP rider

Cash Value Enhancement Plus (CVEP) rider

The CVEP rider provides more early cash value than the CVE rider. Enhances the cash surrender value for the first 10 policy years. While this rider is in effect, the cash surrender value is equal to the policy value, less the surrender value, plus the CVEP benefit. Conditions apply, including that the surrender cannot be done with the intention of exchanging the policy under IRS Section 1035.

- Issue ages 20-90
- The charge is 3% of each premium paid in years 1-10
- Can impact compensation and extend the chargeback period
- Not available in conjunction with the CVE rider



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

Riders, fees & charges, continued

Return of Premium (ROP) rider

The ROP rider provides an additional insurance amount equal to a percentage of premiums paid, up to 100%.

- ROP increases cease at the younger insured's age 100, at which point the death benefit becomes level
- Available only at issue with Death Benefit Option 1
- Not available in conjunction with the EPR, increasing SFA or the PSO rider
- The total death benefit including ROP may never exceed five times the face amount (subject to underwriting, retention and reinsurance limits)
- There are costs associated with the ROP rider as well as limitations on the cumulative amount that can be returned

Estate Preservation rider (EPR)

The EPR provides additional non-convertible coverage during the first four policy years to help cover estate taxes during this period.

- Coverage is subject to underwriting restrictions and retention availability, and is not available with the ROP rider
- EPR has the following rating limits (both lives):
 - Issue ages 20–65: 500%
 - Issue ages 66–75: 200%
- This rider is free of charge for policyholders

Policy Split Option (PSO) rider

In the event of divorce or estate tax law change (within 90 days of either event), the PSO rider allows for the split of one survivorship policy into two equal permanent single-life policies, without evidence of insurability.

- No surrender charge applies at the time of the policy split
- Available for issue ages 20–75, when neither insured is rated
- Not available with the ROP rider
- There is a one-time charge for this rider
- Available only at policy issue

Preliminary Funding Account (PFA)

The PFA allows policyholders to make a single, large, lump-sum payment upfront without causing the policy to become a modified endowment contract (MEC). Each year, John Hancock moves the scheduled premium from the PFA into the insurance policy.

- Issue ages 20-90
- Guaranteed crediting rate of 4.25%
- Policyholders can terminate the PFA at any time. Refund of the PFA balance is subject to the early termination fee
- Early termination fee is equal to prevailing PFA value multiplied by the early termination fee rate, which is 5% in year one and grades down to 0% over nine years

- Preliminary Funding Account can be used only on non-MEC policies
- PFA cannot be used with LifeTrack
- Premium mode must be annual
- No policy changes (e.g., DBO change, face amount change, etc.) are allowed when PFA is in force
- Minimum amount to fund the PFA is \$5,000 plus the annual scheduled premium
- Maximum amount to fund the PFA is 10 times the annual scheduled premium
- Minimum PFA period is three years; maximum PFA period is 10 years
- PFA can be funded only on or after the policy has been issued. Policyholders have up to 90 calendar days to fund the PFA after the policy has been issued
- Interest earned in the PFA will be taxable. Partial PFA withdrawals are not available; if a full withdrawal is requested, the PFA will terminate, and an early termination fee will apply. Refer to the PFA agreement for more information



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

Riders, fees & charges, continued

Policy values, fees & charges

Standard loan rates

	Interest charged (rate)	Interest credited (rate)
Current		
Years 1-10:	3.25%	2.00%
Years 11+:	3.00%	3.00%
Guaranteed		
Preferred	3.25%	1.25%
Standard	3.00%	1.00%

Index loan rates

- **Interest charged (rate):** Maximum of current Fixed Account rate +1% and Moody's Corporate Bond Yield subject to a 15% maximum
- **Interest credited (rate):** A minimum return of 0% and a maximum return that is governed by the parameters specified under each indexed account

Fixed Index loan rates

- **Interest charged (rate):** 5% (guaranteed)
- **Interest credited (rate):** A minimum return of 0% and a maximum return that is governed by the parameters specified under the Loaned Indexed Account or the Barclays Global MA Loaned Indexed Account

Policy loans⁷

- Policy loans are available at any time after the policy is in force
- Only Standard loans are available in the first policy year
- Minimum loan is \$500
- Loan interest charged may be higher for Index loans
- Loan interest charged rate is 5% for Fixed Index loan
- Loan option changes are permitted once a year (on the policy anniversary)
- The ability to take an additional Fixed Index loan may be restricted if the request for such a loan is made within 12 months of repaying all or a portion of a Fixed Index loan. If the limitation on Fixed Index loans is in effect, clients may still take a Standard loan or an Index loan by requesting a loan option change, if applicable

Withdrawals⁷

- Available after the first policy year
- Minimum withdrawal is \$500
- Available once per month after the first year if there is a positive net cash value
- Withdrawals are first deducted from the Fixed Account, then from amounts in any indexed account holding segments and then proportionately from the indexed account segments
- An unscheduled withdrawal taken from an indexed account will trigger a one-year lockout period, during which no new indexed account segments can be created
- To avoid a lockout period, clients can schedule systematic withdrawals, i.e., withdrawals that are pre-scheduled at least 30 days in advance with a schedule of at least two withdrawals
- If a systematic withdrawal schedule is cancelled prior to its end date, policy owners will not be able to request a new systematic-withdrawal schedule for one year



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

Riders, fees & charges, continued

Premium charge (current and guaranteed)

Policy years	Percentage
Current	
Years 1	7.00%
Years 2-10	6.00%
Years 11+	2.00%
Guaranteed	
Years 1-20	7.00%
Years 21+	2.00%

Administrative charge

(current and guaranteed)

All policy years: \$20 per month

Cost of insurance charge

A charge per \$1,000 of net amount at risk that is deducted monthly.

- **Current:** Mortality charge varies by issue age, gender, policy duration and risk class
- **Guaranteed:** Charges based on the 2017 CSO age nearest birthday ultimate mortality rates

Indexed performance charge

- A monthly charge per \$1 of total value in the indexed account segment balance. A charge of 0.165% (1.98% annually) on the indexed account segment balance of the High Capped Indexed Account, 0.415 (4.98% annually) on the segment balance of the Enhanced High Capped Indexed Account, and 0.08% (0.96% annually) on the segment balance of the Nasdaq Capped Indexed Account
- The indexed performance charge is not assessed against any policy value in the Fixed Account, Select Capped Indexed Account, Base Indexed Accounts, the Barclays Global MA Classic Indexed Account or the loan accounts

Surrender charge

- A surrender charge is deducted in the event of a full policy surrender
- Surrender charge rates vary by issue age, gender, face amount, premiums paid and policy duration
- Surrender charge period is 10 years

Advance contribution charge

- An Advance Contribution Charge is assessed on each monthly processing date when the cumulative premiums paid exceed the Advance Contribution Limit times the Policy Year
- The Advance Contribution Charge rates and Advance Contribution Limit are both shown in the policy contract



Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us

Partner with us

Strength. Stability. John Hancock. John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.⁸ Financial strength ratings are a comprehensive measure of a company's financial strength and stability, and are important as they reflect a life insurance company's ability to pay claims in the future.

With over 160 years of experience, John Hancock offers customers a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners.

Let's get started!

Call our National Sales Support at **888-266-7498, option 2** or visit us online at **JHSalesHub.com**.





Home



Introduction



Features



How ASIUL works



Riders, fees & charges



Partner with us



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 3. The No-Lapse Guarantee (NLG) is automatically included with Accumulation Survivorship IUL. It guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided the NLG cumulative premium test (performed at the point of lapse) is satisfied. Once lapsed, the guarantee cannot be reinstated. The policy owner can catch-up to the NLG premium requirement — interest free — at any time during the NLG period. The NLG duration varies by issue age.
 4. Standard loan requests in excess of the Fixed Account balance can be taken from the indexed accounts. Amounts borrowed from the indexed accounts will be transferred to the Loan Account at segment maturity. See the Accumulation IUL policy contract for more information.
 5. Index loan requests in excess of the Index Appreciation Account will be secured by balances transferred from the Fixed Account to a Loan Account.
 6. Fixed Index loan requests in excess of the Index Appreciation Account will be secured by balances transferred from the Fixed Account to a Loan Account.
 7. Loans and withdrawals will reduce the death benefit and the cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Withdrawals in excess of the cost basis (premiums paid) will be subject to tax and certain withdrawals within the first 15 years may be subject to recapture tax. Additionally, policies classified as Modified Endowment Contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½.
 8. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of June 30, 2025, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation, or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.
- Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, which may include health questions, and underwriting approval.

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The policy does not directly participate in any stock or equity investments.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy, may vary based on the type of insurance policy purchased and the state where the policy was issued, are subject to change and are not guaranteed to remain the same for the life of the policy.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

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